

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
John Ammlung  
Debtor

Case No. 14-17878-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db +John Ammlung, 9974 Crestmont Avenue, Philadelphia, PA 19114-1954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association Et Al...  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
BRAD J. SADEK on behalf of Debtor John Ammlung brad@sadeklaw.com, bradsadek@gmail.com  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association Et Al... lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

John Ammlung

Debtor

CHAPTER 13

PENNSYLVANIA HOUSING FINANCE  
AGENCY

Movant

NO. 14-17878 AMC

vs.

John Ammlung

Debtor

11 U.S.C. Sections 362 and 1301

Jennie Felix  
Jennifer L. Ammlung

Co-Debtor

William C. Miller Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$11,634.20**, which breaks down as follows:

Post-Petition Payments:	September 1, 2018 to October 1, 2018 at \$1,416.00/month
	November 1, 2018 to April 1, 2019 at \$1,415.00/month
Late Charges:	7 at \$44.60/each
<b>Total Post-Petition Arrears</b>	<b>\$11,634.20</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on May 1, 2019 and continuing through October 1, 2019, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,415.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$1,939.04** from May 2019 to September 2019 and **\$1,939.00** for October 2019 towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY  
211 North Front Street  
P.O. BOX 15057  
Harrisburg, PA 17101

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: April 9, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 4/10/19

  
Brad J. Sadek, Esquire  
Attorney for Debtors

Date: 4-11-19

  
William C. Miller, Esquire  
Chapter 13 Trustee

*No objection*

Approved by the Court this 16th day of April, 2019. However, the court  
retains discretion regarding entry of any further order.



\_\_\_\_\_  
Bankruptcy Judge, Ashely M. Chan  
~~XXXXXXXX~~